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Bankers Maturity Guide and Holiday Calendar

1898 Edition

1898

January

S	M	T	W	T	F	S
					1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

February

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13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28					

March

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20	21	22	23	24	25	26
27	28	29	30	31		

April

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3	4	5	6	7	8	9
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May

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			1	2	3	4
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29	30	31				

June

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July

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24	25	26	27	28	29	30
31						

August

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21	22	23	24	25	26	27
28	29	30	31			

September

S	M	T	W	T	F	S
			1	2	3	4
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25	26	27	28	29	30	

October

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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

November

S	M	T	W	T	F	S
			1	2	3	4
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

December

S	M	T	W	T	F	S
			1	2	3	4
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31



BANKERS Maturity GUIDE AND HOLIDAY CALENDAR

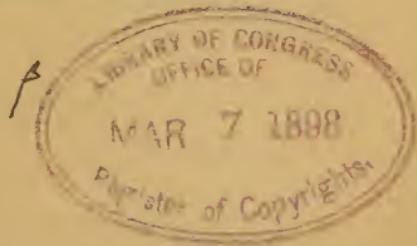
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A SUMMARY of the laws and customs prevailing throughout the United States and Canada, governing days of grace, Saturday half-holidays and maturities of negotiable paper; with legal and contract rates of interest; also a list of legal holidays for each State, Territory and Province.

Two copies received

Compiled and Published by
SPERRY & MORGAN
HARTFORD CONNECTICUT

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INTRODUCTION

THE information contained in this pamphlet has been secured through the courtesy of Bank Officers in each State, Territory and Province, and from reports furnished by the Secretaries of State. All doubtful points have been settled by consulting the laws of the various States, on file in the Connecticut State Library at Hartford.

A list of Legal Holidays appears with the laws of each State. Movable holidays are given with the title of day observed and dates for 1898-1899. The chronological list on the last page gives the reasons for the observance of fixed holidays.

H. M. SPERRY, DISCOUNT CLERK,
National Exchange Bank of Hartford.

W. D. MORGAN, DISCOUNT CLERK,
The Aetna National Bank of Hartford.

Alabama

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 8%. Contract rate, 8%. Notes to be negotiable must be payable at a fixed place. Holidays falling on Sunday are observed Monday.

January . . 1	GOOD FRIDAY, Apr. 8, 1898, Mch. 31, 1899.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.
MARDI GRAS, Feb. 22, 1898, Feb. 14, 1899.	April 26	THANKSGIVING, Nov. 24, 1898. Nov. 30, 1899.
February 22	July . . 4	December 25

Arizona Territory

GRACE is allowed on notes, acceptances, sight and demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January . . 1	May 30	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
ARBOR DAY, Feb. 4, 1898, Feb. 3, 1899.	July 4	
February 22	ELECTION DAY, Even years, Nov. 8, 1898.	December 25

Arkansas

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . . 1

THANKSGIVING,

Nov. 24, 1898,

Nov. 30, 1899.

July 4

December 25

February 22

California

NO GRACE allowed. Saturday is, by custom, a half-holiday in San Francisco, Los Angeles, Oakland, Sacramento, San Jose and San Diego. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January . . . 1

LABOR DAY,

Sept. 5, 1898,

Sept. 4, 1899.

ELECTION DAY,

Even years,

Nov. 8, 1898.

February 22

September 9

THANKSGIVING,

Nov. 24, 1898.

Nov. 30, 1899.

May . . . 30

July 4

December 25

Colorado

NO GRACE allowed on notes, etc., dated on or after July 19, 1897. Saturday is, by law, a half-holiday in Denver during June, July and August, and is observed, by custom, in that city the remainder of the year. Notes, etc., falling due on a legal half-holiday Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 8%. Contract rate, no limit. The Negotiable Instruments Law went into effect July 19, 1897. Holidays falling on Sunday are observed Monday.

January . . 1	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22		
May 30	ELECTION DAY, Nov. 8, 1898, Nov. 7, 1899.	
July 4		December 25

Connecticut

NO GRACE allowed on notes, etc., dated on or after July 1, 1895. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 6%. The Negotiable Instruments Law went into effect April 5, 1897. Holidays falling on Sunday are observed Monday.

January . . 1	GOOD FRIDAY, Apr. 8, 1898, Mch. 31, 1899.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.
February 12	May 30	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
	July 4	
February 22		December 25

Delaware

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

In the City of Wilmington, all the year:

In New Castle County, from June 1 to September 30:

Saturday is, by law, a half-holiday. Notes, etc., falling due on Saturday or Sunday are payable the next succeeding business day. Notes, etc., falling due on legal holidays are payable the preceding business day, except: when Monday is a holiday, items due that day are payable Tuesday; when Saturday is a holiday, items due that day or Sunday are payable the preceding Friday.

In New Castle County (other than the City of Wilmington), from October 1 to May 31, and throughout the remainder of the state, all the year:

Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day.

LEGAL HOLIDAYS

January . . 1	July 4	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	
May . . . 30		December 25

District of Columbia

NO GRACE allowed on notes, etc., dated on or after January 1, 1897. Saturday is, by law, a half-holiday in the entire district. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	
May . . . 30		December 25

Florida

NO GRACE allowed on notes, etc., dated on or after August 3, 1897. Saturday has not been made a legal half-holiday and banks do not close; but according to a provision of the Negotiable Instruments Law, which went into effect August 3, 1897, notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 8%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . 1	June 3	ELECTION DAY, Even years, Nov. 8, 1898.
January . 19	July 4	
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
April . . . 26		December 25

Georgia

GRACE is allowed on notes and acceptances: no grace on sight or demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day, except: when Saturday is a holiday, items due Sunday are payable Monday; when Monday is a holiday, items due that day are payable Tuesday. Legal rate of interest, 7%. Contract rate, 8%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
January . 19		Nov. 24, 1898,
February 22	LABOR DAY,	Nov. 30, 1899.
April . . 26	Sept. 5, 1898, Sept. 4, 1899.	December 25

Idaho

No GRACE allowed. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
February 22		Nov. 24, 1898,
ARBOR DAY, May 6, 1898, May 5, 1899.	ELECTION DAY, Even years, Nov. 8, 1898.	Nov. 30, 1899.
		December 25

Illinois

NO GRACE allowed on notes, etc., dated on or after July 1, 1895. Saturday is not a legal half-holiday, but is observed, by custom, in Chicago, all the year. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 5%. Contract rate, 7%. Holidays falling on Sunday are observed Monday.

January . . 1	May 30	ELECTION DAY, CHICAGO ONLY, Nov. 8, 1898, Nov. 7, 1899.
February 12	July 4	
February 22		
ELECTION DAY, CHICAGO ONLY, Apr. 5, 1898, Apr. 4, 1899.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899
		December 25

Indiana

GRACE is allowed on notes, acceptances, sight and demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 8%. Notes to be negotiable must be payable at a bank. Holidays falling on Sunday are observed Monday.

January . . 1	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22		
May . . . 30	ELECTION DAY, Even years, Nov. 8, 1898.	
July . . . 4		December 25

Indian Territory

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	Nov. 24, 1898, Nov. 30, 1899.
May . . . 30		December 25

Iowa

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Des Moines, Dubuque, Davenport and Burlington. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 8%. Holidays falling on Sunday are usually observed Monday; no law.

January . . 1	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22		
May . . . 30	ELECTION DAY, Nov. 8, 1898. Nov. 7, 1899.	
July . . . 4		December 25

Kansas

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Topeka. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Saturday.

January . . 1	July 4	THANKSGIVING,
February 22	LABOR DAY,	Nov. 24, 1898, Nov. 30, 1899.
May . . . 30	Sept. 5, 1898, Sept. 4, 1899.	December 25

Kentucky

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 6%. Notes to be negotiable must be payable at a bank. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
February 22		Nov. 24, 1898, Nov. 30, 1899.
May . . . 30		December 25

Louisiana

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is, by law, a half-holiday in New Orleans. Notes, etc., falling due on Saturday in that city are payable the next succeeding business day; in all other places the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 5%. Contract rate, 8%. Holidays falling on Sunday are observed the same day.

January .. 1	GOOD FRIDAY, Apr. 8, 1898,	November 25
January .. 8	Mch. 31, 1899.	New Orleans only.
MARDI GRAS, New Orleans only, Feb. 22, 1898, Feb. 14, 1899.	July 4	
February 22	November 1	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
April 6	ELECTION DAY, Even years, Nov. 8, 1898.	December 25

Maine

NO GRACE allowed (except on sight drafts) on notes, etc., dated on or after July 1, 1897. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday are payable the same day, but may be protested that day or on the next succeeding business day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January .. 1	May ... 30	THANKSGIVING, Nov. 24, 1898,
February 22	July 4	Nov. 30, 1899.
FAST DAY, By proclamation, a Thursday in April.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	December 25

Maryland

NO GRACE allowed on notes, etc., dated on or after June 1, 1896. Saturday is, by law, a half-holiday in Baltimore and Annapolis. Notes, etc., falling due on Saturday in the cities named are payable the next succeeding business day; in all other places the same day. Notes, etc., falling due on Sunday in Baltimore and Annapolis are payable the next succeeding business day; in all other places the preceding business day. Notes, etc., falling due on legal holidays are payable the preceding business day, except: when Monday is a holiday, items due that day are payable Tuesday. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

January . . . 1	July 4	ELECTION DAY,
February 22	LABOR DAY,	Nov. 8, 1898, Nov. 7, 1899.
GOOD FRIDAY, Apr. 8, 1898, Mch. 31, 1899.	Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
	DEFENDERS' DAY, Sept. 12.	
May . . . 30	When proclaimed.	December 25

Massachusetts

NO GRACE allowed (except on sight drafts) on notes, etc., dated on or after January 1, 1897. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

February 22	July 4	THANKSGIVING,
April . . . 19	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	Nov. 24, 1898, Nov. 30, 1899.
May . . . 30		December 25

Bunker Hill Day, June 17, is not a legal holiday, but is observed in Boston by agreement of banks.

Michigan

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 8%. Holidays falling on Sunday are observed Monday.

January .. 1	July 4	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	
May . . . 30		December 25

Minnesota

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Minneapolis, St. Paul and Duluth. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 7%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January .. 1	May 30	ELECTION DAY, Even years, Nov. 8, 1898.
February 12	July 4	
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
GOOD FRIDAY, Apr. 8, 1898, Mch. 31, 1899.		December 25

Mississippi

GRACE is allowed on notes, acceptances, sight and demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Saturday.

January 1	THANKSGIVING,	December 25
July . . . 4	Nov. 24, 1898, Nov. 30, 1899.	

Missouri

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is, by law, a half-holiday in St. Louis and Kansas City. Notes, etc., falling due on Saturday are payable the same day; but in the cities named, if presentation cannot be secured before 12 o'clock noon, items become payable on the next succeeding business day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day, except: when Saturday is a holiday, items due that day are payable Friday; when Monday is a holiday, items due Sunday are payable Saturday. Legal rate of interest, 6%. Contract rate, 8%. Holidays falling on Sunday are observed Monday.

January . . 1	LABOR DAY,	THANKSGIVING,
February 22	Sept. 5, 1898, Sept. 4, 1899.	Nov. 24, 1898, Nov. 30, 1899.
May . . . 30	ELECTION DAY,	
July 4	Even years, Nov. 8, 1898.	December 25

Montana

NO GRACE allowed on notes, etc., dated on or after July 1, 1895. Saturday is not a legal half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 10%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January . . 1	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22		
May . . . 30	ELECTION DAY, Even years, Nov. 8, 1898.	
July . . . 4		December 25

Nebraska

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Omaha. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22		
April . . . 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	
May . . . 30		December 25

Nevada

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 7%. Contract rate, no limit. Holidays falling on Sunday are generally observed Monday; no law.

January .. 1

THANKSGIVING,

Nov. 24, 1898,
Nov. 30, 1899.

July 4

December 25

February 22

New Hampshire

No GRACE allowed (except on sight drafts) on notes, etc., dated on or after January 1, 1898. Saturday is not a legal half-holiday, but is observed, by custom, in Manchester. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays, if dated on or after January 1, 1898, are payable on the next succeeding business day; if dated previous to January 1, 1898, are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

February 22

ELECTION DAY,

Even years,
Nov. 8, 1898.

FAST DAY,
By proclamation,
a Thursday
in April.

July 4

THANKSGIVING,

Nov. 24, 1898,
Nov. 30, 1899.

LABOR DAY,
Sept. 5, 1898,
Sept. 4, 1899.

May 30

December 25

New Jersey

NO GRACE allowed on notes, etc., dated on or after July 4, 1895. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

January . . . 1

July 4

ELECTION DAY,

Nov. 8, 1898.

Nov. 7, 1899.

February 12

LABOR DAY,

Sept. 5, 1898,

Sept. 4, 1899.

THANKSGIVING,

Nov. 24, 1898,

Nov. 30, 1899.

February 22

May . . . 30

December 25

New Mexico Territory

GRACE is allowed on notes, acceptances and, sight drafts; no grace on demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Albuquerque. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January . . . 1

July 4

THANKSGIVING,

Nov. 24, 1898,

Nov. 30, 1899.

February 22

December 25

New York

NO GRACE allowed on notes, etc., dated on or after January 1, 1895. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 6%, except on collateral demand loans of \$5,000 and over, on which any rate contracted is legal. The Negotiable Instruments Law went into effect October 1, 1897. Holidays falling on Sunday are observed Monday.

January . . 1	LABOR DAY,	THANKSGIVING,
February 12	Sept. 5, 1898, Sept. 4, 1899.	Nov. 24, 1898, Nov. 30, 1899.
February 22		
May 30	ELECTION DAY,	
July 4	Nov. 8, 1898, Nov. 7, 1899.	December 25

North Carolina

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Wilmington during the summer. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day, except: when Saturday is a holiday, items due Sunday are payable Monday; when Monday is a holiday, items due that day are payable Tuesday. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

January . . 1	May 10	THANKSGIVING,
January . 19	May 20	Nov. 24, 1898, Nov. 30, 1899.
February 22	July 4	December 25

North Dakota

NO GRACE allowed on notes, etc., dated on or after January 1, 1896. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January .. 1	May 30	ELECTION DAY,
February 12		Even years, Nov. 8, 1898.
February 22	July 4	
ARBOR DAY, By proclamation, Usually in April.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
		December 25

Ohio

NO GRACE allowed on notes, etc., dated after September 1, 1896. Saturday is, by law, a half-holiday in Cincinnati, Cleveland, Columbus, Toledo and Dayton. Notes, etc., falling due on Saturday in those cities are payable the next succeeding business day.* Notes, etc., falling due on Saturday in all other places are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 8%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
February 22	LABOR DAY,	Nov. 24, 1898, Nov. 30, 1899.
May . . . 30	Sept. 5, 1898, Sept. 4, 1899.	December 25

*One of the lower courts has held the Saturday half-holiday law to be invalid, which has led some banks in the cities named to protest items Saturday. The law has not been passed upon by the Supreme Court. A bill is now pending in the Legislature to make Saturday a half-holiday throughout the entire state.

Oklahoma Territory

GRACE is allowed on notes, acceptances, sight and demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
February 22	ELECTION DAY, Even years, Nov. 8, 1898.	Nov. 24, 1898, Nov. 30, 1899.
May . . . 30		December 25

Oregon

NO GRACE allowed on notes, etc., dated on or after May 19, 1893. Saturday is not a legal half-holiday, but is observed, by custom, in Portland. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 8%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . 1	ELECTION DAY, Even years, June 6, 1898.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22	July 4	
May . . . 30	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	December 25

Pennsylvania

NO GRACE allowed on notes, etc., dated on or after January 1, 1896. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

January . . . 1	GOOD FRIDAY,	ELECTION DAY,
February 12	Apr. 8, 1898, Mch. 31, 1899.	Nov. 8, 1898, Nov. 7, 1899.
ELECTION DAY, Feb. 15, 1898, Feb. 21, 1899.	May 30	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22	July 4	December 25
	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	

Rhode Island

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday, Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

February 22	May 30	ELECTION DAY,
ELECTION DAY, Apr. 6, 1898, Apr. 5, 1899.	July 4	Even years, Nov. 8, 1898.
ARBOR DAY, May 13, 1898, May 12, 1899.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
		December 25

South Carolina

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is, by law, a half-holiday in Charleston. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 8%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	ELECTION DAY, Even years, Nov. 8, 1898.
January . 19		
February 22	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
May . . . 10		December 25

South Dakota

GRACE is allowed (three full business days, Sundays and holidays are not counted) on notes, acceptances, sight and demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22		
ARBOR DAY, By proclamation, Usually in April.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	
	ELECTION DAY, Even years, Nov. 8, 1898.	
May . . . 30		December 25

Tennessee

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Monday.

January .. 1	May 30	ELECTION DAY,
February 22	July 4	Even years, Nov. 8, 1898.
GOOD FRIDAY, Apr. 8, 1898, Mch. 31, 1899.	ELECTION DAY, Even years, Aug. 4, 1898.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
MEMORIAL DAY, May 19, 1898, May 18, 1899.	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	December 25

Texas

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a legal half-holiday, but is observed, by custom, in Galveston, Houston and Dallas. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January .. 1	July 4	ELECTION DAY,
February 22		Even years, Nov 8, 1898.
March .. 2	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
April .. 21		December 25

Utah

NO GRACE allowed. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day, except: when Saturday is a holiday, items due Sunday are payable Monday; when Monday is a holiday, items due that day are payable Tuesday. Legal rate of interest, 8%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January . . . 1	July 4	THANKSGIVING,
February 22	July 24	Nov. 24, 1898, Nov. 30, 1899.
April . . . 15	LABOR DAY, Sept. 5, 1898,	
May . . . 30	Sept. 4, 1899.	December 25

Vermont

NO GRACE allowed on notes, etc., dated on or after January 1, 1893. Saturday is not a legal half-holiday, but is observed, by custom, in Rutland, during June, July and August. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 6%. Holidays falling on Sunday are observed Saturday.

January . . . 1		August 16
February 22	May 30	THANKSGIVING,
FAST DAY, Apr. 8, 1898, Mch. 31, 1899.	July 4	Nov. 24, 1898, Nov. 30, 1899.
		December 25

Virginia

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 6%. Notes to be negotiable must be payable at a bank or banking office. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	THANKSGIVING,
January . 19	LABOR DAY,	Nov. 24, 1898, Nov. 30, 1899.
February 22	Sept. 5, 1898, Sept. 4, 1899.	December 25

Washington

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is, by law, a half-holiday in the entire state. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., if drawn with grace, falling due on Sunday or legal holidays, are payable the preceding business day; if drawn without grace, are payable the next succeeding business day. Legal rate of interest, 7%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January . . 1	July 4	ELECTION DAY, Even years, Nov. 8, 1898.
February 12	LABOR DAY,	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
February 22	Sept. 5, 1898, Sept. 4, 1899.	December 25
May . . . 30		

West Virginia

GRACE is allowed on notes and acceptances; no grace on sight or demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 6%. Contract rate, 6%. Notes to be negotiable must be payable at a bank or banking office. Holidays falling on Sunday are observed the day agreed upon by banks, usually Monday; no law.

January . . . 1	ELECTION DAY, Even years,	THANKSGIVING, Nov. 24, 1898,
February 22	Nov. 8, 1898.	Nov. 30, 1899.
July . . . 4		December 25

Wisconsin

NO GRACE allowed. Saturday is not a legal half-holiday, but is observed, by custom, in Milwaukee. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, 10%. Holidays falling on Sunday are observed Monday.

January . . . 1		ELECTION DAY, Even years,
February 22	July 4	Nov. 8, 1898.
May . . . 30		
50TH ANNIVERSARY STATE ORGANIZATION, 1898 only,	LABOR DAY, Sept. 5, 1898, Sept. 4, 1899.	THANKSGIVING, Nov. 24, 1898, Nov. 30, 1899.
		December 25

Wyoming

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is not a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the preceding business day. Legal rate of interest, 8%. Contract rate, 12%. Holidays falling on Sunday are observed Monday.

January . . . 1

July 4

ELECTION DAY,

Even years,
Nov. 8, 1898.

February 22

ARBOR DAY.
By proclamation.
Usually in April.

LABOR DAY,

Sept. 5, 1898,
Sept. 4, 1899.

THANKSGIVING,

Nov. 24, 1898,
Nov. 30, 1899.

May . . . 30

December 25



CANADA

British Columbia

Manitoba

New Brunswick

North West Territories

Nova Scotia

Ontario

Prince Edward Island

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is, by custom, a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January . . 1

GOOD FRIDAY,
Apr. 8, 1898,
Mch. 31, 1899.

EASTER MONDAY,
Apr. 11, 1898,
Apr. 3, 1899.

May 24

July 1

LABOR DAY,
Sept. 5, 1898,
Sept. 4, 1899.

THANKSGIVING,
Nov. 24, 1898,
Nov. 30, 1899.

December 25

GRACE is allowed on notes, acceptances and sight drafts; no grace on demand drafts. Saturday is, by custom, a half-holiday. Notes, etc., falling due on Saturday are payable the same day. Notes, etc., falling due on Sunday or legal holidays are payable the next succeeding business day. Legal rate of interest, 6%. Contract rate, no limit. Holidays falling on Sunday are observed Monday.

January 1	EASTER MONDAY,	LABOR DAY,
	Apr. 11, 1898,	Sept. 5, 1898,
January 6	Apr. 3, 1899.	Sept. 4, 1899.

Ash Wednesday,	Ascension Day,	November 1
Feb. 23, 1898,	May 19, 1898,	THANKSGIVING,
Feb. 15, 1899.	May 11, 1899.	Nov. 24, 1898, Nov. 30, 1899.

Good Friday,	May 24	December 8
Apr. 8, 1898, Mch. 31, 1899.	July 1	December 25



FIXED HOLIDAYS

JANUARY .	1	New Year's Day
	6	Epiphany
	8	Battle of New Orleans
	19	Lee's Birthday
FEBRUARY	12	Lincoln's Birthday
	22	Washington's Birthday
MARCH . . .	2	Texas Independence Day
APRIL	6	Confederate Memorial Day
	15	Arbor Day
	19	Patriots' Day
	21	Battle of San Jacinto
	22	Arbor Day
	26	Confederate Memorial Day
MAY	10	Confederate Memorial Day
	20	Mecklenburg Declaration of Independence
	24	Queen Victoria's Birthday
	30	Decoration Day
JUNE	3	Jefferson Davis' Birthday
JULY	1	Dominion Day
	4	Independence Day
	24	Pioneer Day
AUGUST .	16	Bennington Battle Day
SEPTEMBER	9	California Admission Day
NOVEMBER	1	All Saints' Day
	25	Labor Day
DECEMBER	8	Conception Day
	25	Christmas Day

1899

January							February							March						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7			1	2	3	4		5	6	7	1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11	12	13	14	15	16	17	18
15	16	17	18	19	20	21	12	13	14	15	16	17	18	19	20	21	22	23	24	25
22	23	24	25	26	27	28	19	20	21	22	23	24	25	26	27	28	29	30	31	
29	30	31					26	27	28											
April							May							June						
S	M	T	W	T	F	S	S	M	T	W	T	'F	S	S	M	T	W	T	F	S
						1	1	2	3	4	5	6						1	2	3
2	3	4	5	6	7	8	7	8	9	10	11	12	13	4	5	6	7	8	9	10
9	10	11	12	13	14	15	14	15	16	17	18	19	20	11	12	13	14	15	16	17
16	17	18	19	20	21	22	21	22	23	24	25	26	27	18	19	20	21	22	23	24
23	24	25	26	27	28	29	28	29	30	31				25	26	27	28	29	30	
30																				
July							August							September						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1	1	2	3	4	5	6						1	2	3
2	3	4	5	6	7	8	6	7	8	9	10	11	12	3	4	5	6	7	8	9
9	10	11	12	13	14	15	13	14	15	16	17	18	19	10	11	12	13	14	15	16
16	17	18	19	20	21	22	20	21	22	23	24	25	26	17	18	19	20	21	22	23
23	24	25	26	27	28	29	27	28	29	30	31			24	25	26	27	28	29	30
30	31																			
October							November							December						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7			1	2	3	4	4	3	4	5	6	7	1	2
8	9	10	11	12	13	14	5	6	7	8	9	10	11	10	11	12	13	14	15	9
15	16	17	18	19	20	21	12	13	14	15	16	17	18	17	18	19	20	21	22	23
22	23	24	25	26	27	28	19	20	21	22	23	24	25	26	27	28	29	30		
29	30	31					26	27	28	29	30			24	25	26	27	28	29	30

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